



**UNIVERSITY OF GONDAR
COLLEGE OF BUSINESS & ECONOMICS
DEPARTMENT OF MANAGEMENT**

**AN ASSESMENT OF MICRO CREDIT UTILIZATION ON ECONOMIC
DEVELOPMENT OF DISADVANTAGED WOMEN
(THE CASE OF ARMACHIHO WOREDA)**

A THESIS

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ADMINISTRATION**

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DECLARATION

I, Lemma Tazebachew, hereby declare that the thesis entitled “**an assessment of micro Credit on economic development of disadvantaged (Rural poor) women: the case of Armachiho Woreda, Ethiopia**” submitted by me for the award of the Degree of Master of Business Administration of University of Gondar, is original work and it hasn’t been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other University or Institution.

Place: Gondar

Date, September 2015

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CERTIFICATION

I certify that the thesis entitled **“an assessment of micro Credit on economic development of disadvantaged (Poor rural) women: the case of Armachiho Woreda, Ethiopia”** is Original work of Mr. LEMMA TAZEBACHEW” who carried out the research under our guidance.

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Approval

The thesis entitled “An assessment of micro credit utilization on economic development of disadvantaged women (the case of Armachiho Woreda)” By Lemma Tazebachew is aproved for the degree of “Master of business Administration (MBA)” in University of Gondar. As member of the board of examiners of MBA thesis open defence Examination, we certify that we read, evaluated and examined the thesis. Accordingly, we recommended that the thesis be accepted as fulfullment of the requirment for the degree of Master of Business Administration.

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Acronyms

ACSI ----- Amahara credit and saving Institution

AFSDP-----Armachiho Food Security Development Project

BRI----- Bank Rakyat of Indonesia

CSA-----Central Statistic Agency

CBO's-----Community based Organizations

Cos-----Community organizations

DECSI-----Dedebit credit and saving institution

FGD-----Focus group Discussion

GDP-----Gross Domestic Product

IFAD-----International fund For Agricultural Development

IMF-----International monetary fund

LDCs-----Low developing countries

MDG-----Millennium Development Goal

MFI-----micro financial institutions

MOA-----Ministry of Agriculture

MOFED----Ministry of finance and economic development

NRSP-----National rural support program

WAO. -----Woreda Agricultural office

Abstract

Micro credit intervention through revolving fund is provided to rural women households in Lay Arimachiho district, North Gondar zone by Non Government Organization called Arimachiho Food Security Development Project. However, there was no study attempt on whether women who were provided credit by the project have been benefited or not in the study area. The main objective of this study was, to assess the extent to which microfinance have reduced the poverty of rural poor households those who are poorest of the poor from the community and improved the socioeconomic status of women, specifically by addressing the current status of loan beneficiaries and the real contribution of the loan to their economic development. Convenience sampling technique was used in accessing the respondents in which both primary and secondary data were used. Primary data were collected using questioners, focus group discussion and key informant interviews. Out of 42 kebeles the researcher used only 5 kebeles namely; kerker, sabya, musebmb, Shumara and ambezo. At these kebel's, 4540 women were provided credit by different GO's and NGO's. But, out of this, 400 beneficiaries were provided by the project and those are selected as sample size, (because, the project select those who don't have any asset like animals, suficient plot of land and have no permanant asset) and secondary data was obtained from zonal and woreda agricultural office. The data is analyzed using qualitative and quantitative methods. To analyze the data qualitatively, thematic approach has been used. And quantitative analysis is made using descriptive statistics. Descriptive statistics tables and percentage has been applied. Findings emphasize that relatively micro-loan usage improves on the welfare of poor women and that of the household members in general; 87.5% of respondents used the loan for its intended purpose, 69.6% has expand the previous activities with the support of the loan, most of the beneficiaries can feed their families throughout the year some of them has improve their house. But, the trend for saving and credit membership is very low; in addition the amount of credit is not sufficient for its purpose. So, the study revealed that, supporting the rural women with microcredit facilities could alleviate poverty and can bring sustainable growth.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Micro credit is the name given to small loans for poor people, who are regarded as bad financial risks, by conventional banks, as they have insufficient savings or assets to obtain a loan (kalphi, 2005). It gives poor people access to credit from a diversity of Micro Financial Institutions (MFIs) they need to exploit income earning opportunities, meet necessities of life, cope with emergencies such as natural disasters and protect them from further impoverishment during economic stress (kalphi,2005).

Throughout the world women have preference and priority over men for gaining access to micro credit and micro finance services. There are many different rationales that explain the priority on women's access to these services, some of them are: gender inequalities in developing societies (CIDA, 1999), women are the poorest of the poor (Chant, 1997), women spend more of their income on their families (Deshpanda, 2001) superior repayment rates than those of men and cooperativeness with the MFIs (Cheston & Kuhan, 2002). Through micro credit programmes women have become empowered to participate in decisions and to make the choices that best serve their needs and resulted in increased recognition of women's productive role (Sosibo, 1999).

Okurut (2004) reviewed the evidence of the microfinance impact on poverty in Asia and subsequently Weiss and Montgomery (2005) provided an update including studies using Latin American data. They reviewed only more "rigorous studies" and did not cover studies using qualitative or participatory approaches. Weiss and Montgomery (2005) summarized their review by saying that the conclusion from the early literature, that whilst microfinance clearly may have had positive impacts on poverty it is unlikely to be a simple panacea for reaching the core poor, remains broadly valid. Reaching the core poor is difficult and some of the reasons that made them difficult to reach with conventional financial instruments mean that they may also be high risk and therefore unattractive microfinance clients.

In every society, women bear a sole responsibility of day-to-day family subsistence. Women in developing countries still have lesser command over resources than men. Women are critically important as farmers, income earners and keepers of households, but generally are accorded fewer rights. They often are limited in their ability to own and control land and buildings and to leverage such assets into access to credit (IFPRI, 2004). (Viswanath, 1996), found that the best way of achieving women's empowerment was to organize them under a common group or forum with income generation program support. These studies showed that different NGOs in different countries of South Asia had achieved this goal by following multiple economic development strategies. NGOs generally take participatory and community development approach, which differs from traditional approaches usually taken up by government institution (Viswanath, 1996). Despite huge agricultural potential, the sector production depends on agro-climatic conditions in the respective areas which are characterized by smallholder and traditional cultivation. In addition, the production system is based on obsolete practices and low utilization of productivity-enhancing inputs.

Another point worth mentioning is the fact that the bulk of the Ethiopian population lives in rural areas where incomes, largely derived from agriculture, are very low and subject to the vagaries of nature. Because of persistent dominance of rain-fed traditional agriculture, the economy is prone to sharp and frequent fluctuations due to changes in weather condition. Decline in agricultural output due to unfavorable climatic conditions often affect millions and drives them to the brink of death from starvation (Mekonnen, 1996). (MoFED, 2002), associates the prevalence of poverty in Ethiopia with low growth and low productivity of subsistence agriculture, which in turn is associated with very low technical progress, as a result of which labor productivity of the sector remains low.

As cited by Sisay and Adugna (2002) associate the tragedy with the low levels of productivity and high rate of population growth.

With regard to the causes of poverty in Ethiopia relies on inappropriate social and economic policies, mismanagement of natural resources, lack of developed physical and human capital, and lack of well organized and sustainable institutions. In the past several years a lot of efforts have been made to reduce poverty. However these efforts could not come up with a remarkable outcome at grass root level (MOA, 1995).

Thus formulating policies on human development, building sustainable institutions and fostering financial accessibility are crucial for the self-driving and sustainable eradication of poverty (Mogale, 2007).

The results of the focus group discussions indicate that the microcredit projects had positive effects on the status of women, particularly in the household. The following changes were observed: (i) greater role in household generation of cash, (ii) greater involvement in making major expenditure decisions and generating cash savings, (iii) ability to generate more income on their own and greater role in business decision making, (iv) acquisition of more skills and expanding their network of friends and support system, and (v) increased acquisition of assets.

In light of this, accessibility of a good financial service is considered as one of the engines of economic development. The establishment and expansion of financial service is also one of the instruments to break the vicious circle of poverty. Governments of less developed countries have frequently practiced the policy of providing cheap credit to the agricultural sector through financial intermediaries. This cheap credit, it was hoped, would lower the dependence on the rural money lenders (Pinaki, 1998). The present study attempts the assessment of microcredit utilization in economic development of disadvantaged women in Lay Arimachiho district, North Gondar Zone.

1.2 Statement of the Problem

Access to credit is the vital, among the principal components, in development process, which helps to attain rapid and sustainable growth of agriculture. Rural credit is a temporary substitute for personal savings, which catalyses the process of agricultural production and productivity Kumar (2007). Then, to boost agricultural production and productivity farmers have to use improved agricultural technologies through enhancing the provision of rural credit that would accelerate agricultural production and productivity (Briquette, 2006).

However spending and getting the desired change in the total welfare of the credit beneficiaries is very crucial element which demands investigation (Mayoux, Linda. 2009).

With regard to women's responsibility in the household, it is obvious that they are facing dual burden of productive and reproductive work which demands improved technologies and new way of doing things. For this reason, microcredit financial institutions can often contribute in credit provision in order to buy and utilize improved technologies that could improve women's income from their hard work. In fact, whether the borrower is a man or a woman, there will likely be an effect on women and girls in the household (IFAD, 2006).

Having many responsibilities in the women's side specifically at the rural areas, show a negative effect on effective allocation and utilization of micro credit in achieving their goals Bakunda (2005).

First of all, women's aim is seldom limited to increasing income. In addition, other changes, such as enhancing women's visibility and enabling them to voice their concerns may be a key means to achieve long-term impact in raising women's status and improving gender equity. While women are occupying non-traditional roles and occupations, for example, they are challenging accepted norms and breaking the path for future generations (IFAD, 2006).

On the other hand, the effect of microcredit alone on women's status and gender equity is limited. Most women borrowers have only partial control over loans, or have relinquished all control to male members of the family. This has serious implications for the impact of gender equity (Daley-Harris, 2007).

However, this is not to say benefits are non-existent. As part of a broader effort to raise awareness and mobilize women, proper credit utilization could play an important role as an entry point to strengthen women's networks and mobility, increase their knowledge and self-confidence, and increase their status in the family (Mogale, 2007).

Due to cultural problems, un-participatory policies and lack of awareness, women continue to be burdened with back-breaking domestic chores and unimproved heavy agricultural activities for long periods of time, Batha (2001). To be specific, women in Ethiopia have not been exposed to the economic opportunities that would enable them practice alternative income-generating activities. This lack of alternative income sources constrains women to be very much dependent on their husbands and to have low participation in household decision-making (Nicholas Mugabi, 2010).

Loans in LayArimachoho district have been distributed through Government and different Non government organizations to support women in income generating activities. Especially, the provision which is made by Non Government Organizations was in the form of revolving fund, which has to be repaid back and use for others with minimum interest rate. That is why the researcher intention relies on the study of the assessment of micro credit utilization in economic development of the disadvantaged women who have no access for credit because they don't have asset for colateral, most of them are widows and they are poorest of the poor in the community, so, the project has focussed at those target groups and the researcher has tried to see its implication which was not researched before.

1.3 Objectives of the Research

1.3.1. General Objectives

The main objective of this study was, to assess the micro credit utilization on economic development of disadvantaged women in LayArmachiho Woreda who were supported by the project called AFSDP.

1.3.2. The specific objectives are:

1. To examine beneficiaries status before the loan
2. To evaluate loan utilization and its repayment performance.
3. To examine the level of economic development of the beneficiaries.

1.4 Research Questions

The researcher addressed the following research questions clearly

. Moreover, the research has been intended to deal with the following research questions;

1. What was the beneficiary's engagement before the loan?
2. What is the perception and attitude of women in utilizing micro credit?
3. What are the effects of credit in economic development of the women?
4. Did the loan bring economic development for the beneficiaries?

1.5. Scope of the study

This study would be more important if more woredas and kebeles were included in the research, but, the project implements on only one Woreda at five Kebeles and the researcher focuses on those target Kebeles. Which was conducted in Armachiho *woreda* of North Gondar Zone, Amahara Regional state namely; Ambezo, sabya, musebmb, Keriker and Shumara.

The project called, Armachiho food security project were implementing at those Kebele's for five years (2007-2012) and the study were done the assessment of credit utilization on disadvantaged women that has been bring change on their economic development. The data has gathered for the study is conducted from July to September 2014. The essence of the study was to examine perceptions and attitudes towards micro-credit utilization, the capacity of household members to use small loans and the outcome of micro-credit as a poverty reduction strategy.

1.6. Significance of the study

The results of this study are significant in various respects. Firstly, on the basis of the findings of the study, the report has drawn some conclusions and identified the assessment of Credit on economic development of disadvantaged women: In the case of Armachiho Woreda, and will give some signal to the credit sector that informs Micro Finance Institutions (MFIs) and other financial service providers about the best practices and policies of credit management; tailored towards the financial needs of the property less, voiceless and poor people in order to raise the income levels of such vulnerable people.

Secondly, it is a piece of contribution to the current knowledge in which there is no clear credit system that has been provided by NGO's in the practice of Credit utilization in Ethiopia and invites for further research to bring behavioral change in the areas of Credit efficiency on credit sector at large. For microfinance implementers, microcredit involves a long-term commitment and to generate information on diverse set of issues related to the credit utilization efficiency on disadvantaged women.

1.7. Limitations of the study

The problems were both methodological and theoretical. Research is known to a number of research fellows as a costly venture, in terms of financial and other logistics. This study was also prone to such problems. Nevertheless, the researcher used the resources available effectively and efficiently within the period scheduled to conduct the study. Furthermore, the study was conducted at the time of rainy season and the topography of the area is rugged and most challenging were unavailability of respondents due to current agricultural activities.

1.8. Organization of the study

The paper is arranged in five different chapters. The first chapter deals with the introduction part of the study. Here, the statement of the problem, objective of the study, significance of the study, scope and limitation has included. Chapter two discusses the related literature and the theoretical framework. Here different theories applicable to the study are presented. In the third chapter research methodology is discussed. Chapter four stresses on data presentation analysis and interpretation finally, in the last chapter conclusion from the findings and recommendations are presented.

1.9 Definition of key Terms

Access; refers to the ease and ability to participate in and derive benefits from social and public services, in this case micro-credit. Simply put the ease and ability of people to borrow money.

Credit: is a method of paying for goods and services later, usually paying interest as well as the original money. In this case, credit is used to imply loans people borrow from MFIs, with an interest rate charged, depending on the amount and time of repayment.

Impact; this refers to the effect that loan utilization has on people's livelihoods, whether positively or negatively.

Household: a person or group of people occupying a single dwelling. A household includes all members of a common decision making unit (common residence) that share income and other resources.

Income; the return in money from one's business, practice, or capital invested; gains, profit.

Micro-credit; is the extension of very small loans (micro-loans) to the unemployed, to the poor entrepreneurs, and others living in poverty who are not considered bankable.

Micro-finance; Microfinance generally refers to the provision of small-scale savings, credit, insurance, and any other financial services, to those who cannot access them from formal financial institutions

Micro-finance Institution (MFIs); are formal and registered organizations that provide savings and/or credit facilities to micro and small scale business people, or provide financial services to poor people who have experienced difficulties in obtaining these services from traditional financial institutions such as banks.

Utilization; this is the ways in which people or organizations make use of something; contextually implying the ways in which people make use of MFI credit.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

The main aim of this literature review is to analyze what has been researched in relation to the topic under study and this will provide profound insight into the topic and facilitate the interpretation of the findings.

2.2. The concept of Microfinance

Micro credit is the name given to small loans for poor people, who are regarded as bad financial risks, by conventional banks, as they have insufficient savings or assets to obtain a loan (Government of Pakistan, 2005). It gives poor people access to credit from a diversity of Micro Financial Institutions (MFIs) they need to exploit income earning opportunities, meet necessities of life, cope with emergencies such as natural disasters and protect them from further impoverishment during economic stress (Yunus, 1999; Buthe, 2000; Rutherford, 2002). The association of microfinance Institutions in Uganda stated that, microfinance can be defined as a form of banking service that is provided to low income individuals or groups who would otherwise have no other means of gaining financial services from formal financial institutions (Chant, 2008).

Through out the world women have preference and priority over men for gaining access to micro credit and micro finance services. There are many different rationales that explain the priority on women's access to these services, some of them are: gender inequalities in developing societies (CIDA, 1999), women are the poorest of the poor and women spend more of their income on their families, superior repayment rates than those of men and cooperativeness with the MFIs (Chaston & Kuhan, 2002).

Through micro credit programs women have become empowered to participate in decisions and to make the choices that best serve their needs and resulted in increased recognition of women's productive role (Bayes, 2005).

2.3. The Emergence of Microfinance

The challenge of reducing poverty and improving living conditions for the poorest population is a formidable one. The betterment of poor people requires an effort that spans all sectors of the economy and may not be easy to achieve through economic growth alone. Improved access to financial services helps poor people by enabling payment transactions then bring them into the formal sector. Financial services enable poor people to use profitable business opportunities and raise earnings (Kumar, 2005). But financial markets often serve poor people badly. Since poor people often have insufficient traditional forms of collateral to offer, they are often excluded from financial markets. The formal financial institutions were reluctant to extend credit facilities to the poor for fear that loans would not be repaid. Poor borrowers faced high transaction costs when they sought loans from formal financial institutions. The costs included time, travel and paperwork involved in obtaining credit (IFAD, 2001).

From the 1950's governments and international aid donors delivered subsidized credit to small farmers in rural areas of many developing countries. It was assumed that poor people found great difficulty in obtaining adequate volumes of credit and were charged high rates of interest by monopolistic moneylenders (Bajtelmit 2007). Development finance institutions, such as Agricultural Development Banks were responsible for the delivery of cheap credit to poor farmers. These institutions attempted to supervise the uses to which loans were put and repayment schedules were based on the expected income flow from the investment returns, which were often overestimated. As the result, loans were often not repaid. The credibility and viability of these subsidized credit schemes were further weakened. Fluctuating whims of governments and donors, together with poor investment decisions and low repayment rates made many of development finance institutions unable to sustain their lending programs (Hailu, 2005). According to Robinson (2001), there are two known approaches in microfinance development. These are poverty lending approach and financial system approach. Both approaches share the goal of making financial services available to poor people throughout the world.

The poverty lending approach focuses on reducing poverty through credit and other services provided by institutions that are funded by donors and government subsidies and other concessional funds.

A primary goal of this approach is to reach the poor especially the poorest of the poor with credit. Saving is not a significant part of this approach. But mandatory saving is a precondition for receiving the loan.

With the failure of credit institutions to address the grassroots (households') financial needs, the situation demanded an innovative approach to address the lower segment of the population. The new approach should correct the drawbacks of the old approach (Hailu, 2005). This is a financial system approach. The financial system approach focuses on commercial financial intermediation among poor borrowers and savers; and also emphasis is given to institutional self-sufficiency. The approach targets lending to the economically active poor people, i.e. people with the ability to use small loans and the willingness to repay and to voluntary save mobilization. Bank Rakyat (Indonesian's micro-banking system) and Banco Sol (salvia's banking system) are models of profitable microfinance institutions (Robinson, 2001).

2.4 The concept of Credit

A contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some later date. Female empowerment has increasingly become a policy goal, both as an end to itself and as a means to achieving other development goals. Microfinance in particular has often been argued, but not without controversy, to be a tool for empowering women. Here, using a randomized controlled trial, we examine whether access to and marketing of an individually-held commitment savings product leads to an increase in female decision-making power within the household. We find positive impacts, particularly for women who have below median decision-making power in the baseline, and we find this leads to a shift towards female-oriented durables goods purchased in the household (Nava Ashraf, Dean Karlan, 2008).

Most studies evaluate microcredit based on the indicators of repayment and disbursements. These indicators are often referred to as *proxies*, because they are *not* directly related to the success of borrowers or to the impact on social or gender relations. The assumption is that “*efficient rural financial institution should lead to the desired development impact*” (Yaron, 1997 pp231). However, there is no direct correlation between repayment and business success, and even less so between repayment and impacts on social and gender relations.

2.5 Economic Empowerment of women

According to Mekonen (1993), rural development workers define economic development as a process by which people through their own individual and or joint efforts boost production for direct consumption and have a surplus to sell for cash. The development workers also define social development as a process of gradual change in which people increase their awareness of their own capabilities and common interests and use this knowledge to analyze their needs, decide on solutions, organize themselves for cooperative efforts and mobilize their own human, financial, and natural resources to improve, establish and maintain their own social services and institutions within the context of their own culture and their own political system(Burkey 1993).

According to the Wikipedia online encyclopedia, socio-economic development is the process of social and economic development in a society and it is measured with indicators like GDP, life expectancy, literacy, levels of employment, personal dignity, freedom of association and the extent of participation in civil society (wikipedia.2010). The researcher used the term 'socio-economic development' to refer to improvements in the sources of income, standards of living and confidence and participation in leadership.

2.6 Microfinance and Economic Development

Microfinance encompasses the provision of financial services and the management of small amounts of money through a range of products and a system of intermediary functions that are targeted at low income clients. It includes loans, savings, insurance, transfer services and other financial products and services (Deshapanda,2001). Bayes (2009) indicate that, Microfinance is thus one of the critical dimensions of the broad range of financial tools for the poor, and its increasing role in development has emanated from a number of key factors that include:-

- The fact that the poor need access to productive resources, with financial services being a key resource, if they are to be able to improve their conditions of life;
- The realization that the poor have the capacity to use loans effectively for income-generation, to save and re-pay loans;
- The observation that the formal financial sector has provided very little or no services to low-income people, creating a high demand for credit and savings services amongst the poor;
- The view that microfinance is viable and can become sustainable and achieve full cost recovery;

- The recognition that microfinance can have significant impact on cross cutting issues such as women's empowerment, reducing the spread of HIV/AIDS and environmental degradation as well as improving social indicators such as education, housing and health.

Studies have shown that micro-finance plays three broad roles in development:

- It helps very poor households meet basic needs and protects against risks,
- It is associated with improvements in household economic welfare,
- It helps to empower women by supporting women's economic participation and so promotes gender equity (Robinson 2001).

The literature suggests that micro- finance creates access to productive capital for the poor, which together with human capital, addressed through education and training, and social capital, achieved through local organization building, enables people to move out of poverty.

The aim of micro-finance according to Otero (2009) is not just about providing capital to the poor to combat poverty on an individual level, it also has a role at an institutional level. It seeks to create institutions that deliver financial services to the poor, who are continuously ignored by the formal banking sector. Mogale (2007) argue that the poor are generally excluded from the financial services sector of the economy so MFIs have emerged to address this market failure. By addressing this gap in the market in a financially sustainable manner, an MFI can become part of the formal financial system of a country and so can access capital markets to fund their lending portfolios, allowing them to dramatically increase the number of poor people they can reach (Otero, 1999). More recently, commentators such as Littlefield, Murdugh and Hashemi (2003), Simanowitz and Brody (2004) and the International monetary fund/IMF (2005) have commented on the critical role of micro-credit in achieving the Millennium Development Goals.

According to Simanowitz and Brody (2004), micro-credit is a key strategy in reaching the Millennium Development Goal (MDGs) and in building global financial systems that meet the needs of the most poor people." Littlefield, Murdugh and Hashemi (2003, pp 176) state "micro-credit is a critical contextual factor with strong impact on the achievements of the MDGs. Micro-credit is unique among development interventions: it can deliver social benefits on an ongoing, permanent basis and on a large scale".

2.7. Access and Utilization of Micro-credit

Access to micro-credit by women is also regarded as enhancing women's participation in economic development and thereby elevating the socio-economic status of women, (Mayoux 1998 and Pitt and Khandker 1998). Mayoux (1998) holds the exposition that microfinance is an entry point in the context of a wider strategy for women's economic and socio-political empowerment. Other gender lobbyists have also advocated credit targeting women because of higher levels of female poverty and women's responsibility for the household well being (Alejo 1993). The assumption is that increasing women's access to micro-credit enables women to make a greater contribution to household income. Kuntala and Samanta (2006:288) also argued that women's access to credit does not only empower women, but also opens new opportunities to master financial skills and create economic enterprises.

2.8 microfinance and livelihoods of rural women

Whether microfinance services have created significant changes in the livelihoods of rural women or not is discussed from two dimensions. The first dimension is the opportunity created by the microfinance system for people to save, borrow or engage in other financial activities (insurance and money transfer). The second dimension is the application of proceeds from production due to access to credit. A major guiding principle of rural banks, credit unions and microfinance institutions that were established with financial and human capital from rural people is that the rural people would subsequently participate in the administering of credit to themselves (Government of Pakistan, 2005).

Such participation in loan decision-making and repayment is expected to result in efficient and effective intermediation of credit and enables the institutions to serve the microfinance needs of their catchment areas. These institutions do not exclude women from participating. In fact most of them mainstream gender in product development; many analyse the roles males and females play in communities and target the disadvantaged, who more often than not are women (Kalphi, 2005).

When people are not well informed they can act in ways that are not beneficial to their livelihoods. For instance, a study by Akudugu (2009) showed that women in the upper East region who perceived that high education is a requirement for accessing credit from financial institutions were less likely to be successful when they attempt to access credit (Mogale (2007).

2.9 Role of NGO's in rural women Economic Development

Since the study has focused on poor rural women that have been provided by the NGO's called AFSDP, it is essential to review related literatures. Projects developed a sense of leadership, organizational skill, and management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification (MOFED 2001). The members of Self Help Groups /SHGs/ promoted by projects had gained almost twice the number of employment days,' when compared to the members of SHGs promoted by banks (Harper 2002). Projects organize and promote the self help group /SHGs/ with the objectives of inculcating Self-Help attitude among women and developing leadership (Joel 2003). NGOs help in social mobilization, formation and nurturing of the SHGs in Tamil Nadu (Gotn 2003).

NGOs are promoting the SHG mechanism and linking it to various other development interventions and it plays a vital role in educating rural women for rural development (Sarojini 2004).

NGOs have inculcated the culture of savings and repayment strengthened the SHGs (Priya (2005). The role of NGO is critical in providing women with tools to improve their livelihood and enhance their self-development, teaches women the key areas of mobilization, self awareness, capacity building and leadership development (Moyle and Biswas 2006).projects played a crucial role in the spread of micro finance and their success in delivering micro finance has made many of them to explore the possibility of scaling up their operations further (Shylendra 2007).

NGOs are promoting SHGs and create confidence among financial institutions for establishing a lending relationship with the groups (Thirumaran 2007). NGOs are playing a vital role in group formation and in monitoring and mobilizing resources (Ramachandran 2007).

2.10, Outcome of Micro-credit Utilization

Micro-credit services through MFIs across the globe and particularly in the third world countries have experienced explosive growth since the 1980s, and have been discovered to have the potential to alleviate poverty among the marginalized poor populations especially in the rural areas. Micro-credit is an essential input to increase productivity at household level. Many scholars in the development field argue that MC globally improves the borrowers well being; boost income levels and increase employment of household members Okurut *et al* (2004).

However, there are many variables which influence the extent of success at individual, households, organization and environmental level, for example, who are initially targeted, the borrowers' skill level, gender relation in the household and the external support available to the borrowers. It is therefore important to examine existing literature on the outcome of MC intervention on households well being. According to Navajas *et al* (2000), the professed goal of micro-credit is to improve the welfare of the poor. However, Berger (1989) observed that microfinance tend to stabilize rather than increase income and tend to preserve rather than create jobs. In addition, Mosley and Hulme (1998) in their study of MFIs in seven developing countries concluded that household income tended to increase at a decreasing rate, as the debtors income and asset position improve.

Other scholars such as Diagne and Zeller (2001) in a study in Malawi suggested that microfinance did not have any significant effect on household income. Equally so, Ross (2002) asserted that the arguments developed above do not necessarily imply that a few individuals are not about to rise above their previous condition. Nevertheless, the transformation claimed by the advocates of micro-credit is exaggerated. Thus, the impact of micro-credit on household income remains only partial and contested. On one end of the spectrum are studies arguing that micro-credit has very beneficial economic and social impacts on the household. While on the other end of the spectrum are scholars who contend against such optimism. Given the fact that there is a knowledge gap in the reviewed literature, the impact of access to and utilization of micro-credit program on the households remains a critical area of study. This inspired me to pursue this study comparing the outcome of credit on household members in two diverse settings of rural and urban communities.

2.11. The vicious circle of poverty

Poor people live without fundamental freedoms of action and choice that the better off take for granted. The poor often lack adequate food, shelter, education, health and deprivations that keep them from leading the kind of life that everyone values. They also face extreme vulnerability to ill health, economic dislocation and natural disasters. Moreover, they are exposed to ill treatment by institutions of the state and society, and powerless to influence key decisions affecting their lives (WBR,2001).

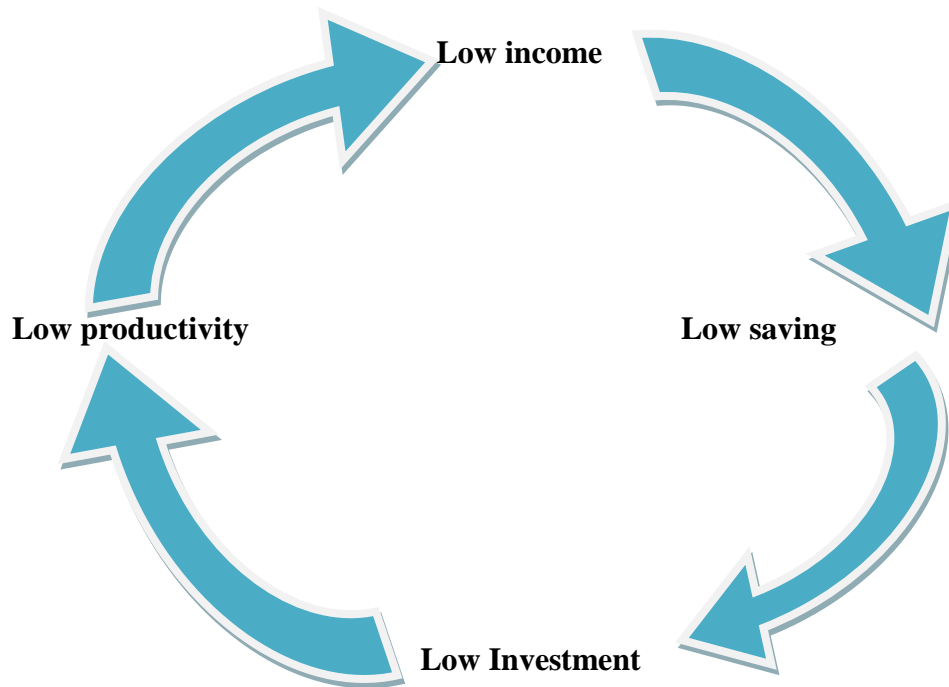
Poor people everywhere continue to suffer from unacceptably low social conditions and lack of access to services. Economists assume that peoples' willingness to save for future consumption grows with their incomes. In poor countries most incomes are mostly spent to meet current needs rather than transferring to future needs. It tends to lower national saving rates (Ross,2002).

In combination with the small size of poor countries' economies, lower saving rates account for a much smaller pool of savings available for desperately needed domestic investment in both physical capital and human capital. For example, Sub-Saharan Africa consistently has the lowest saving rate and the smallest pool of saving. High-income countries' pool of saving was about three times as large as all the savings of developing countries combined (Yunus, 2004).

Productivity can be increased through innovation and expansion. Without new investment, productivity cannot be increased and incomes cannot be raised. Thus, income, savings, investment and productivity are the integrated component, which made the vicious circle of poverty or disconnect the vicious circle of poverty. If the components are improved, the circle may be disconnected. Otherwise the vicious circle of poverty continues.

The following figure shows the relationship between vicious circle components.

Figure1. Relationship between vicious circle components



Source: (Okurut,, 2004)

The poor in Ethiopia have low income that leads to low saving and in turn leads to low investment. Without new investment, productivity may not be improved and this will result in low income.

Access to institutional credit that contributes to an increase in investment and disconnects the vicious circle of poverty is very limited in Ethiopia. The majority of the poor get access to financial services through the informal channels (wolday, 2003).

2.12. The progress of microfinance and how it targets women

It has been argued by Massey & Lewis (2003) that the topic of women and microfinance has been written about from the perspective of a number of different fields of study and/or practice. They further mention that initial studies viewed microfinance and or micro-credit as a social strategy only often in the context of poverty alleviation in developing countries followed by those in which microfinance was viewed as a potential tool for economic development and most recently, there has been a growing recognition that microfinance has a role in both economic and social development.

Massey & Lewis (2003) observe that much of the literature on microfinance and women deals with perceptions of what barriers exist and details the ways in which different microfinance programmers operate particularly in the context of the developing countries.

They argue that the result of this is a sort of received wisdom that permeates the field at all levels. Vickers (1994), points out that the micro-credit initiatives of United Nations Development Fund for Women that provide loans to purchase raw materials, supports by; providing low cost items which have local market and training women in small scale home industries in Swaziland.

It was observed that women borrowers generally tend to have higher repayment rates than men in microfinance institutions and they tend to utilize the credit for the purpose it was acquired and exercise higher repayment discipline (UNDP2005).

Women's access to credit comes with the ability to borrow, save and increase incomes which enhances the poor women's confidence and enabling them to better confront the systemic gender inequities (Diagne, 2005). Women also acquire skills of money management, greater control over resources and access to knowledge which lead to greater economic choices (UNDP 2005).

In addition, they use the proceeds from their income generating activities for the benefit of the family as a whole. Thus the investment of micro-credit in women tends to yield better socio-economic returns (Mayoux 2000).

2.13. Microfinance and Sustainable Community Development

During the 1990s, scholars have increasingly referred to microfinance as an effective means of poverty reduction (Rekha, 1995). Cheston and Khan (2002) have pointed out the importance of microfinance in empowerment, particularly women empowerment. Microfinance is defined as efforts to improve the access to loans and to saving services for poor people (Shreiner 2001). It is currently being promoted as a key development strategy for promoting poverty eradication and economic empowerment. It has the potential to effectively address material poverty, the physical deprivation of goods and services and the income to attain them by granting financial services to households who are not supported by the formal banking sector. Microcredit programs provide small loans and savings opportunities to those who have traditionally been excluded from commercial financial services.

As a development inclusion strategy, microfinance programs emphasize women's economic contribution as away to increase overall financial efficiency within national economies. According to Cheston and Khan (2002), one of the most popular forms of economic empowerment for women is microfinance, which provides credit for poor women who are usually excluded from formal credit institutions. Since the 1990s, microfinance institutions have addressed the issues of sustainability, participation and empowerment. These issues have been researched and debated by donor agencies, NGOs, feminists.

2.14. Microfinance and benefits to women

According to an analysis of findings from South Asia by Kabeer (2005), a review of microfinance efforts from various parts of the world suggest that access to microfinance has had a positive economic impact as members begin to invest in assets rather than consumption. Kabeer (2005), reports that the studies of improving the impact of microfinance on poverty program in South Asia confirmed that access to financial services improved the economic position of households.

The improvement involves; improving asset base and diversification into higher return occupation, promoting the adoption of new agricultural practices, increasing ownership of livestock and levels of savings and reducing reliance on money lenders.

Muzaale (1994) explains that in assessing the benefits of the credit scheme to the participating grassroots women, it is useful and appropriate to distinguish between expressed benefits and inferred benefits. Muzaale (1994) further explains that the expressed benefits are those benefits of the scheme that are mentioned most frequently by the beneficiaries themselves during focus group discussions and individual interviews.

The inferred benefits are those benefits that are analytically discerned from available facts by the researcher. For example, Muzaale (1994) further identified expressed benefits to include, reduced dependence on husband support, support husbands to pay children school fees and medical expenses, ability to renovate or move to a better house, giving new vitality to a previously declining project, having money to work with and feeling respected.

The inferred benefits identified by Muzaale (1994) included a linkage to banking system through depositing loan cheque on their project bank account, expansion of business resulting in a lengthened radius of social and economic interaction, expansion or rejuvenation of income generating project which increases social status e.g. being elected to leadership positions in communities, educational experience through training and new concepts articulated and positive self image and confidence especially after loan repayment.

2.15. Enhancing the Capacity of Households

Access to credit can help to improve the wellbeing of users only if accompanied with other complementary inputs like business skill training and development (Nachiket and Bindu 2008). In this study, I point out the issues of training micro-loan users before accessing credit facilities. In this section, I asked respondents whether they got any training about using small loans. Findings revealed that 80.5 per cent of the survey respondents had been trained before being granted credit and only 19.5 per cent did not get any training related to borrowing and using micro-loan facility. The training is intended to build the capacity of credit users to effectively manage and service the credit, at the same time sustain their families. Equally so, survey respondents mentioned that they were trained by credit officers, agricultural office experts (Woolcock, Micheal, 1998).

Capacity building of beneficiaries about micro-credit intervention is very important for its sustainability. It is ideal for the beneficiaries to be equipped with the necessary knowledge, skills and training so as to make it sustainable. Business skill training does not only build the capacity of credit users, but it also promotes the sustainability of the credit industry as a whole. However, this training should be tailored to the needs of the beneficiaries and not superimposed on the clients. For example, training on savings, business management and marketing ought to be tailored to the type of business of the borrowers (Nachiket, 2008).

According to Mandre (2009) while arguing for micro-business initiatives, he challenges micro-entrepreneurs whether they have what it takes to start up a business, arguing that one ought to consider his/her qualifications to run business.

Technical knowhow and experience are critical issues in question, because the success of the business revolves around that. In addition, Brown (2009) argues that micro-credit institutions need to strengthen their non-financial business services they offer like management and assist in business development. They should avail relevant business skills training to the poor people, so as to enhance their operating capacity to effectively and efficiently use the credit to transform their household well being. Indeed Nachiket and Bindu (2008) asserted that access to MC can help to alleviate poverty and improve on household wellbeing only if accompanied with other complementary inputs: typically training and skill development interventions; such as business skills and knowledge of the micro-entrepreneur for sustainability. Similarly, Rukunga (1999:16) also emphasized that for any business; be it sole, partnership or a company to be successful, no matter how small and humble when started may grow over time depending on the determination and managerial skills of the entrepreneur. This may raise awareness of the services, marketing strategies and benefits of micro-credit and returns to investments. The challenge however is that majority of the MCIs trainings offered to clients are basically about credit servicing, ignoring other critical aspects like book keeping and business planning, records keeping and management. The trainings are designed, implemented and delivered by the MCIs with little or no involvement of the clients in the process. Of great concern also are the methods of evaluation of the trainings

if any: do the MCIs evaluate the borrowers' application of the skills and knowledge gained, how and when this is done are serious issues which need further investigations (Yunus 2004).

2.16. Micro Finance Experience In Ethiopia

Study conducted on the Dedit Credit and Saving Institution,(2006) found that, DECSI's program has had a positive impact on the livelihoods of its clients. Compared to non-clients, clients have experienced greater improvements over the last five years (2000 – 2004). Their situation has improved in terms of income, consumption and assets. They also seem to be more food secure and less vulnerable to shocks and have a greater diversification in terms of income sources (Abebe Tiruneh ,2006).

The study found that the improvement in economic condition of the clients is a necessary condition for DECSIs program that could lead to social and political empowerment for the marginalized groups. The study also concluded that economic empowerment leads to social and political empowerment (MOA, 2006).

Getachew Diriba(2005), was conducted a research on OMO and SIDAMA micro-finance institution in which, a majority of the clients are involved in the making and trading of food, and food-related products. The study also witnessed there is no diversification in their business activity. The reason for this is that the production of food and related items trade involves less risk compared to other activities.

Nevertheless, the above study argued that there is a good influence of micro credit on the urban women working groups in terms of income and self-employment generation. Furthermore, it also reflected in many cases in business improvements, decision making process and asset formation at low levels, and it is believed not sufficient (Getahun Taffesse (1999).

The importance of the micro and small enterprises sector in Ethiopia, particularly for the low-income, poor and women groups, is evident from their relatively large presence, share of employment and small capital requirement. These are sufficient reasons for governments and other stakeholders in development to be interested in micro and small enterprises (Wolday, 2001).

In line with the development of micro-finance institutions, the Government of Ethiopia set up participatory rules and policies which gave space for women productivity. Padma & Swamy (2003) noted that, government has formulated and issued the Ethiopian Women's Policy to speed up the economic and social advancement of women.

This policy gives special emphasis to rural women by facilitating the necessary conditions whereby they can have access to basic services and to ways and means of lightening their workload.

Consequently, all development programs at national and regional levels should be able to integrate gender concerns in their plans and programs to ensure that women participate, contribute, benefit, become recognized, and obtain technological support.

2.17. Empirical Review of the Study

Several empirical studies have shown that microfinance reduces poverty, for example, studies that has been done by Asmelash (2003) in Ethiopia, Rajendra and Raja (2010) point out that, the micro finance that has provided for the poor has brought a positive impact on credit beneficiaries especially for those who has not access to micro credit service.

Table 1 below summarizes the methodology, sample and main results of these studies.

Author(s)	Methodology	Main Results
Asmelash(2003) Ethiopia	Structured questionnaire using Descriptive statistics, Chi-Square test and ANOVA for the analysis and testing of hypothesis.	The microfinance provided to the poor has brought a positive impact on the life of the clients as compared to those who do not get access to these microfinance services. He showed that microfinance has brought a positive impact on income, asset building, and access to schools and medical facilities in the study area.
Alemu (2006)	A sample of 500 households from five different zones in the Amhara Region. Using chi-square, paired t-test, ANOVAs and logistic regression.	The study has found out that the poor have smoothed their income in the study area. However, there was fungibility in the sense that clients were using the loan for unintended purposes.
Rajendran and Raja (2010)	A sample of 180 randomly selected leaders of Self Help Groups in Vellore district, India. Structured questionnaire and using simple statistical tools and ANOVA.	Microfinance and self help groups are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation.

Green and Murinde (2006)	A sample of secondary source of case studies and empirical work.	The causal linkages among financial policy, enterprise development and poverty reduction remain a key challenge given the commitment to achieve the MDGs by 2015.
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Source: Adapted from various authors

The various relationships and associations among individuals affect individual attitudes and perceptions towards utilization of small loans. As a result, social ties such as group solidarity enables the property less and voiceless to access credit for MCIs.

In addition, the existence of social relations in the form of indigenous networks and norms of association are seen as substituting the physical collateral like land titles which the poor lack, in the selection of loan beneficiaries and loan disbursal and recovery (Mayoux 2001). The assumption here is that social networks are inherently positive and beneficial with the horizontal norms accrued to general trust and information which can be used by micro credit institutions.

Hailu(2005) showed that the Grameen Bank not only reduced poverty and improved welfare of participating households but also enhanced the household's capacity to sustain their gains over time. Kalphi (2005) "noted higher rates of per capita income among Micro Credit program borrowers compared to those who did not borrow". As my research also, poor women at the study areas who participate in income generating activities with the help of the project show significant change at their living standard when it compares than before.

Further, Mayoux (2001,) argued that micro-credit is much more than access to money; it is about women gaining control over the means of making a living. It is about women achieving economic and political empowerment with in women's lives at household, village and country level. The challenge that remains however is whether or not women have access to credit or not and whether they have control or not over credit utilization and proceeds from credit at household level.

Some studies such as Kuntala (2006) in their study of rural women in India show that the participation rate of women in cooperative and microfinance is lower than for men. In addition, recent research on micro-credit in South Asia has also shown that the availability of credit can increase women's work burdens, and that men often control the income generated by the credit that women receive. In my study area also women participation is very low and has minimum perception.

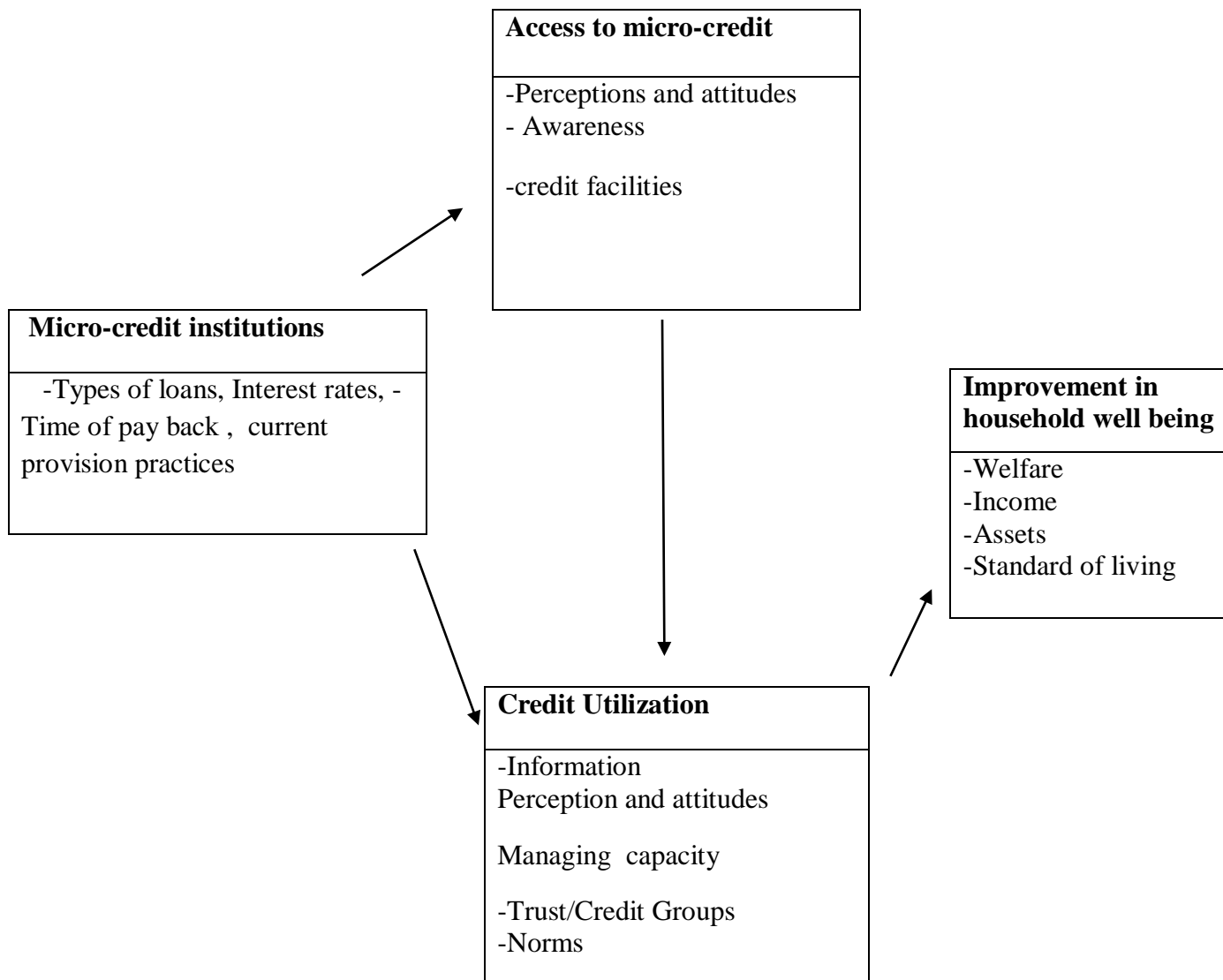
Sosibo (1999) while writing about cooperative credit Union movements in North Western Ghana points out that most men in the region do not like their spouses to have financial autonomy as in their view; it erodes the position of control by men. This implies that there is no universal evidence to suggest that women's access to credit translates into women's empowerment in the household.

As reviewed in some case studies on impact of microfinance interventions, MFIs have a positive impact on the livelihood of the marginalized poor. But the depth of effect is different in different countries and different MFIs because of several factors. Some of the factors can be size of the financial service provided, institutional performance, information availability, accessibility infrastructure availability, awareness of the clients, approach or methodology, environment and others.

2. 18. Conceptual Framework

Important issues and current events about provision of small loans by NGO's for the poor, the interest rates charged, time of pay back and the possible viable investment opportunities for the borrowers is shared among the beneficiaries. Finally, the conceptualization of entrepreneurship, in terms of women's managing capacity to use MC properly in relation to women's economic development

Table 2. Showing Diagrammatic Presentation of the Conceptual Framework



Source, **Nicholas Mugabi (2010)**

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Description of the Study Area

The target area which is called Lay Arimachiho Woreda is located at North Gondar Zone in Amahara Regional state about 748k.m. far from Addis Ababa, and 21 k.m. from Gondar town. According to the 2010 CSA estimates, the total population of the Woreda is 252658.

The study has been represented by Kerker, sabya ,musebmb, Ambezo and Shumara Kebeles in which the project has been implemented. Livelihood strategies for the target beneficiaries are: (i) crop production; (ii) livestock production; (iii) income from perennial trees (eucalyptus, hope and fruit trees); and (iv) wage labor through migrating to Humera (labor market for sesame production). Meanwhile, these livelihood strategies are constrained with vulnerability factors such as: (i) shocks like rainfall variability, land degradation and livestock diseases; (ii) seasonality of wage labor opportunities; (iii) critical trend, like land shortage and increasing price of farm inputs and (iv) limited access to markets and market information. In the target area where a patriarchal social system prevails, social norms which favors men more than women, makes women more vulnerable to such factors.

In the study area agricultural production activities have been practiced since centuries which affected productivity of crops and livestock. As a consequence of continuous cultivation in the area, soil nutrients are leached away and fertility of the soil is deteriorating from time-to-time. Crop residues and cow dung, which otherwise would have been used to replenish soil nutrients, are used for fuel wood to meet energy demands of the families for food preparation.

3.2 Research Design

A casual (cause and effect) research design was used by using mixed research approaches; both qualitative and quantitative techniques were used. The designed also helped to know the different causal conditions connected to different outcomes of micro-credit utilization and its impact on household income.

3.3 Data Type and Data Source

As the research is intended to assess micro finance utilization on economic development of disadvantaged or poor rural women, the primary data were collected from primary sources, such as households capacity in managing asset, credit beneficiaries before and after credit was obtained from respondents using standardized Questionnaire with a yes or no options, which is adapted from miarrien david,2009.

$$n = \frac{N}{1 + N(e)^2}$$

Where, n= Sample Size
 N = Total number of beneficiaries
 e= level of precision)

Secondary data were also collected from Zonal and woreda agricultural office and micro finance offices.

3.3.1. Household Survey Questionnaires

Household survey questionnaires were administered to the whole 400 women respondents who got loan facility form the project called AFSDP at five kebel's. The survey questionnaires consisted of both open and close-ended questions that focused on themes and sub-themes such as engagement before and after they take the loan, saving experience and impact of credit on economic wellbeing of the beneficiary.

3.3.2. Key Informant Interviews

Key informant groups were asked mainly the development agents, peasant associations executive commetee and from women associations. Of the kebele were interviewed with the help of a key informants guide. The guide was organized in form of research questions and topics like the assessment of micro-credit utilization on household income, household organizational and operating capacity in the use the loan, people's perception and attitudes towards micro-credit utilization. The guide was used when interviewing the key informants The guide included topics on the research subject and was categorized according to the themes and sub-themes as identified in the research questions. This gave me room to probe and prompt respondents, there by yielding to detailed and in-depth data.

3.3.3. Focus Group Discussions

This also strengthened the reliability of the finding. The focus group discussions were conducted in all five kebeles. A total of five focus group discussions were conducted. Each group discussion had seven to ten participants specifically those who are participated as a beneficiary.

The researcher facilitated or moderated the discussions with the help of agricultural development agents who live in the area. The FGDs helped me to get detailed and comprehensive data for comparative purposes, since this instrument allowed serious brain storming with the participants.

3.4.1 Population

The population of this study was all the microfinance beneficiaries who have got credit by project called AFSDP in layarmachiho woreda which comprises 400 women beneficiaries (WAO 2013).

3.4.2. Sample Size Determination

Since sample size determination has its own scientific approach, these studies incorporated the whole 400 credit beneficiaries who have got credit by the project used as sample sizes in the study from all 5 kebeles.

3.4.3. Sampling Techniques

The methods of accessing the respondents are convenience approach were used; here, 4540 women were got credit from different organizations at selected Kebeles. But, the researcher deals only to those who have got credit from the project called AFSDP and its sample size is the whole 400 women.

3.5. Data collection

The study was conducted in Lay Armachiho Woreda, Amahara Regional State North Gondar Zone in five Peasant Association, namely (Keriker, sabya, musebmb, Amibezo and Shumara). The study used both primary and secondary sources of data. The primary sources of data was obtained from direct observation, structured and unstructured questionnaires, focus group and key informant group discussions and interviewing the concerned parties such as Development Agents, local administrations and others.

Direct observation has been made in all five Kebeles. This method has helped the researcher to observe the assessment of credit in economic development of income generating scheme of the study area on poor women of the project beneficiaries. Structured questionnaires have been used to collect information from households on various aspects of impact dimensions. Before applying it, the questionnaire was distributed to data collectors and exercises how to manage the questioners by taking five samples.

The researcher, enumerators and five respondents has involved in pilot testing. The questionnaire has been refined and finalized after incorporating the inputs of the pilot survey. The interviews were conducted on all beneficiaries of the project to answer questions regarding their situation.

Five focus groups discussions and key informant interview (at five Peasant Associations) have been conducted and Secondary data is also collected from the woreda and Zonal agricultural office.

3.6. Data Analysis

This included both qualitative and quantitative data analysis procedures and processes.

3.6.1 Qualitative Data Analysis

Demographic data was analyzed to show which age group and marital status were the credit focused, its economic development. This involved developing themes and sub-themes in line with the objectives of the study that is; the impact of micro-credit utilization on household income, gender differential utilization of micro-credit, people's perception and attitudes towards borrowing and using micro-loans, household organizational and operating capacity to use micro-credit and categorize the collected data in accordance with the above. Data from the field was then organized into themes and sub themes, and the field were arranged to ensure that no information is left out. Similar responses were put together under one theme or sub theme in order to avoid generic and uncoordinated information.

3.6.2 Quantitative Data Analysis

In order to analyze the data quantitatively, the researcher used frequency and percentage with table's with detailed discussions to vividly show the variability of responses given by respondents about micro-credit utilization and its impact on household income in all credit beneficiaries.

CHAPTER FOUR

DATA PRESENTATION, RESULTS AND DISCUSSIONS

4.1. Introduction

This chapter presents and describes the following parts, the first describes about the demographic characteristics of the survey responds from five kebele the second, Discussed the beneficiaries' status before loan is provided Evaluates loan utilization and repayment performance of beneficiaries and the last section, the effect of loan on the economic development to the beneficiaries such as the ability to pay debts, ability to feed their households throughout the year, improving their house access and new income generating activates.

4.2. Demographic Characteristics of Respondents

The relevance of any research basically depends on the demographic characteristics of the respondents as it forms the basis of decision making. A clearer understanding of the demographic characteristics of the group involved can therefore not be over-emphasized. It is in the light of these facts that demographic background of the respondents, in terms of age, marital and educational status was investigated.

Table 1: Demographic characteristic

Socio-Demographic Characteristics	Beneficiaries	
	Frequency	Percentage
No. of respondents	400	100
Sex		
Female	400	100
Male	0	0
Education		
Illiterate	308	77.0
Read and write	74	18.5
Above 4 th grade	18	4.5
Marital status		
Single	212	10.7
Married	118	16.1
Widow	70	73.2
Age of HH		
18-21	55	6.25
22-45	113	10.70
46-60	187	77.69
>60	45	5.36

Table 1 above shows that, establishing the relationship between loans and socio-demographic characteristics of respondents is to examine capability of the beneficiary to manage the credit. At focus group discussion, if they marry, they will leave the area and it is a problem to collect the loan and the project has to give attention while credit is provided.

On the other hand, most beneficiaries are at the age of 46-60 (77.69%) in which their husband has died, widows. Ages between 22-45 have 10.70%, ages between 18-21 are 6.25% and above 60 years are 5.36% of the total beneficiaries. Based on project's objective, the credit is provided for those who are poorest of the poor community to alleviate poverty without age differentiations. As shown above and from focus group discussion, age groups from 46-60 are poor because, due to absence of their husband and unable to work field activities, they are more vulnerable age group. So, supporting this age group is very crucial and humanitarian, because they are helpless.

4.3. Previous activities of respondents

In order to know and compare the status of beneficiaries, we should have to have information where they were before they take the loan. These will help the researcher to show the difference after they took the loan.

The major type of activities respondents engaged before the loan was provided and categorized.

Table 2: previous activities of respondents

previous activity	Frequency	Percentage
Local drink preparation	118	16.07
Collecting fuel Wood and sale	13	11.60
Agriculture	128	25.00
Food preparation	8	7.14
Retail trade	115	13.39
Mixed activities	24	21.43
Daily laborer	6	5.37
Total	400	100

The main question here was to know, what was their previous activity they have been engaged before the loan? Majority of the respondents 25.00% responded that their major activity were small scale agriculture in which they have their own small land which is distributed by the government at the time of land distribution and they will rent it with small amount in kind. Followed by mixed activities as of 21.43% in which they do all farm activities, local drink preparation has 16.07%, and retail trade as of 13.39%, collecting and selling fuel wood to the nearest town shows 11.60% and food preparation 7.14% daily laborer 5.37% respectively. Therefore many of the respondents were engaged on agriculture which has small plot of land and they were renting with a minimum amount which cannot afford their food staff.

4.4. The Purpose of the Loan

The main purpose of this title was, to effectively address how beneficiaries are utilizing their loans depending on their access and volume. Specifically their experiences on expending on purchase of sheep/goat, house construction, and even for house expenditures. Because, according to the project's objective, the credit has to bring an income and improve the living standard and sustainable growth for the beneficiaries. With these, the main target of the credit was to buy sheep/goat by raring and got additional income. So, the table shows, do they use for its intended purpose?

Table 3. Actual implementation of the loan

Purpose of loan taken	Frequency	Percentage
For sheep/goat purchasing	298	87.5
For house construction	42	4.46
For house expenditure	60	8.04
Total	400	100

Majority of them (87.5 %) said that they took the loan for purchasing sheep/goat as the projects direction and enforcement, 8.04% of the respondents' use the loan for house expenditure and 4.46% have used for house construction made of iron sheet. This implies that majority of the respondents argued that micro-credit is good for boosting their income and social strata.

The reasons mentioned by respondents were hinged on their respective need and at a glance animal raring was one such outstanding reason. Credit for expanding agricultural activities is important because it ensure sustainability of the loan service. Indeed according to Micro-credit Summit (1997), micro-loans are a few hundred dollars or less; used for small scale self employment projects like starting up a market food staff, buying livestock and catering businesses among others.

The major argument is that trade and commerce or business has high income streams and profit margins more than other activities like semi-skilled services (Campion 2001).

But, the project has influenced to purchase sheep/goat, and majority of them are successful because, easy to manage and the project gives technical support for productivity's. As the researcher observed and told by FGD, animal rearing is easy to manage, has better market and by having an asset, increases social prestige among others.

So besides to economic development, Micro finance empowers women and gives better social status within the community.

Table 4. Amount of loan

Sufficient loan for intended purpose		
	Frequency	Percentage
Yes	14	12.5
No	386	87.5
Total	400	100

The main question here is to assess the adequacy of the loan amount as it is intended for its purpose, 87.5% of the respondents responded that the loan is not sufficient for the intended purpose because the project provides 1500 Birr and cost of sheep/goat has rose and cannot purchase five sheep/goat as of the project plan. And the remaining 12.5% of respondents responded that the amount of loan is sufficient for its purpose because they don't like to have much amount of debt. Therefore majority of the respondents agreed as the amount is not sufficient for its intended purpose. So, any credit provider has to revise its credit policy and increase the amount of money for credit provision in relation to current market price and in accordance to bring change within the target community.

4.5. utilization of the loan after provision

In order to compare changes on respondents in terms of the major activities they engaged was also assessed and analyzed as follow.

Table 5: activities exercised

Activities done by received loan	Frequency	Percent
Engaged with only intended loan activity	50	8.90
Unchanged/continued as before	22	10.71
Expand the previous activities with support of loan	278	69.60
Trade	38	8.00
Other/paid for other loan	12	2.79
Total	400	100

The main question here was to know what was their activity they engaged after the loan, the majority of respondents(69.60%) replied that, they are expanded their activities by raising small ruminant animals and purchasing cows besides renting their small plot of land. 10.71% of the respondents are still doing what they doing before because they have sold the sheep and used for house consumption and still do what they do before. 8% of them started trading with the money they have got, but 2.79% has paid for other loans that has taken before, like for fertilizer loan, agricultural income tax.

During the field visit, the researcher observed many respondents have many animals especially sheep/goat production at their homestead and some of them bought cow by selling sheep. Also, at focus group discussion and at key informant meeting, most of them has conformed, beneficiaries have diversified different activities after they got the loan and start to have better life. On the other hand, women who were collecting fuel wood and sell to the market, has minimized deforestation of trees and shrubs which has significant contribution for climate rehabilitation program.

4.6. Establishing Saving and Credit Accounts

Table 6: saving and credit participants

Respondent	Frequency	Percentage
Participant	144	39.29
Non-Participant	266	60.71

The main issue to show the above is, to know respondent's participation in saving and credit program, 39.29% of the respondents participated in the saving and credit program specifically on saving and credit association to some extent. But the majority 60.71% of the respondents replied that they did not participate in saving and credit program because; lack of awareness, lack of strength of the association and shortage of money to save. So, in order to use the credit as revolving fund for further benefit, all members should participate with saving and credit association and the government should set a policy about the repayment and management of the loan that has been provided by Non Government Organizations.

Table 7: source of money for saving

Source of money for saving	Frequency	Percent
Income from extended activities with the support of loan	84	75
From farm activities other than the loan	60	25
Borrowed from relatives	0	0
Income from employment	0	0

The question addressed here is to know the source of saving, majority (75%) of the respondents said that, their source of money for saving is from income of the loan, followed by from farm activities rather than income of loan (25%). Hence, majority of the saving participants has got benefit and starts to save for further use. Hence, by getting profit from sell of sheep, they start to save at saving and credit association. With this, a women has saved a balance of 450-2150Birr.

Table 8: purpose of saving

Purpose	Frequency	Percent
for loan repayment	5	11.36
for safety of cash	5	11.36
for consumption	16	13.65
To borrow extra money	80	45.45
For asset formation	38	18.18
Total	144	100%

The question addressed here is to know for what purpose they save their money, majority 45.45% of the respondents said that their purpose of saving money is to borrow extra money in order to expand their business, followed by for asset formation i.e. for deposit purpose 18.18% and the remaining 13.65% of the respondents said that their purpose is for consumption purpose and 11.36% for loan repayment and 11.36% save for safety purpose.

The analysis confirms many earlier results for other exogenous variables. For instance, the impact on per capita income, per capita expenditure, and per capita food expenditure declines with age but the rate of decline slows down (as reflected by the positive coefficient for the age square variables). Another important result is that per capita income, per capita expenditure, savings, and per capita food expenditure is positively affected when the gender of the reference person (or head) of the household is female. This confirms some of the results reported in the literature. In terms of education, the effect was significantly different from those without education only when the reference person has a college education. Impact was only found for per capita income and per capita expenditure. The years the person lived in the village did not affect any of the dependent variables significantly. Household size, on the other hand, had a positive impact on per capita income, per capita expenditure, and per capita food expenditure (Chant, 1997).

Table 9: perception of lender's interest rate

Description	High	Moderate	Low	Doesn't know
What do you think about the lender interest rate?	0	40	316	44
Percent (%)	0	10%	79%	11%

The issue to be addressed is the feeling of respondents about the lenders interest rate, 79% of the respondents responded that the lenders interest is low i.e. less than 5% of annual interest rate, but 11% of the respondents doesn't know whether it has interest or not. The rest 10% of the respondents respond the interest rate is moderate. These show that, the project lends with minimum interest rate in order to support the poor women.

4.7. Loan Repayment Performance

Table 10: loan repayment

Loan repayment status	Frequency	Percent
Fully repayment/before maturity/	95	10.71
Repayment /At maturity/	60	8.00
Not yet repaid	215	75.89
Doesn't know	30	5.4
Total	400	100

The main issue here is that, asking the status of the beneficiaries loan repayment, 75.89% of the beneficiaries didn't pay the loan, 10.71% of the respondents has repaid the loan and 5.4% doesn't know that it should be repaid. Therefore, majority of the respondents assume that, NGO's doesn't collect the loan and consider it as donation and it has a negative impact for MFI's for the provision of micro finance.

So, at the time of provision, they have to aware that should be paid back and if possible, all financial support should be provided through saving and credit associations and setting uniform repayment policy.

4.8. Loan Beneficiaries Access to Training

Table 11: Access of training

Training topic	Participants	%	Non- participants	%
Loan utilization techniques	121	38	10	13
Use of saving and credit	121	38	10	13
Loan repayment	80	24	58	74
Total	322	100	78	100

The main question here was to know whether respondents are taking training about the loan and its appropriate utilization, saving and credit for asset formation and Loan repayment. So, 81% of the respondents responded that they took training about the loan when they take training about animal rearing and organizing in credit association and this training was given by the projects and by woreda agricultural and women's affair offices, but, 19% of them doesn't take the training. Micro-credit institutions and other NGO's need to tailor trainings to the learning capacity of the majority who have low education. It would be actually important for the lenders to focus more on business management and how to bring sustainability. Because once the users' capacity is built and enhanced through business skills training, they can properly manage micro-credit; realize income and timely service the credit, for exchange of information, knowledge, experiences and skills of using micro-loans and business management.

Table 12: Training efficiency

Description	Frequency	Percent
Was the training helpful for the specific activity		
Yes	254	78.57
No	9	2.68
Doesn't know	59	8.75

78.57 % of the respondents argued that the training is important in achieving their goals and 18.75% of the respondents doesn't know the use of training because they are not well conscious about the training. Only few respondents around 2.68% said that they know the training but, the training is not helping them to achieve their goals at large. This finding is also supported by providing training for women have an important contribution for economic development (Micheal. 1998)

Training for beneficiaries, about micro-credit intervention and sheep/goat rearing is very important for its sustainability. It is ideal for the beneficiaries to be equipped with the necessary knowledge, skills so as to make it sustainable. Business skill training does not only build the capacity of credit users, but it also promotes the sustainability of the credit industry as a whole.

4.9. Economic Development

Micro-credit for long has been discovered to have the potential to alleviate poverty among the marginalized poor populations especially in the rural areas. Small loans are essential inputs to increase the productivity of poor people at household level (Okurut 2004). Other proponents say that provision of credit is required to generate economic development among the poor, however, assessing income changes and credit outcome is not easy (Erna 2006). In this section, the researcher scrutinized the outcome of micro-credit on the household wellbeing, and the key question was whether or not MC has changed the welfare and standards of livings of the users in the study area and examined people's rating of their household well being before accessing MC services in relation to the entire community. The rating was as of low, moderate and high. During focus group discussion, they have rated or give bench mark for high, low and moderate according to the area.

i.e. *High-* who has more than two hectare of land, more than two oxen, has cow and house made of iron sheet.

Medium- who has from 0.5-2.0 hectare of land, one ox, has house made of iron sheet.

Low- has less than 0.5hactare of land doesn't have animal, house made of grass with small hut, sometimes widows and property less.

Source, FDG, Key informants

Table 13. Beneficiaries previous status

Indicator	Low /None		Medium		High		Total	
		%		%		%		%
Ability to improve their house	289	79.5	61	15.2	50	5.4	400	100
Ability to secured annual food staff	387	95.5	13	4.5	0	0	400	100
Size of animals owned	299	79.5	101	20.5	0	0	400	100
Ability to pay debts and tax	286	76.8	78	16.1	8	7.1	400	100
Average		78.22		17.34		4.46		

As illustrated in table above, majority of the respondents described that the wellbeing of their households as being 78.22 % are low, 17.34 % are medium and the remaining 4.46% were high. Therefore most of the beneficiaries' status was low before accessing the credit service.

On the other hand, the researcher believes, it is necessary to give further details about this subject by enumerating the indicators people used to rate their household well being in relation to other household in the community. Below is a summary of the survey responses, mentioned by respondents in rating household well being after getting micro credit service.

Table 14: Indicators for Ranking Household Wellbeing after MC

Indicator	Frequency	Percentage (%)
Ability to improve their house	122	30.5
Size of animals owned	269	67.25
Ability to pay debts and tax	187	46.75
Ability to secure annual food staff	245	61.25
Average		

Note that a single respondent can answer a variety of activities many times which makes the percentage above 100

As vividly illustrated in table above, majority of the respondents 67.25 per cent asserted that they have increase animal size owned which they don't have before and 61.25% has secured their annual food staff by selling the offspring of the animals and start to plow their land instead of renting, 46.75% has paid their debt and annual land revenue tax, while the rest didn't pay the debt because some of them assume that, credit that has been given by the NGO's will not be paid

back and others they don't have to pay and 30.5% has improved by constructing their house with iron sheet roof.

For almost all people of the target area well being was rated in view of the above indicators. However, the researcher observed that respondents rating of household wellbeing were not exclusive as the rating indicators were overlapping, with household members pointing out one or more of the above indicator measures along the continuum. In addition, the ratings vary according to area of residence and socio-economic status of the neighbor in the community. Some of the reasons or indicators answered by respondents for the above rating were almost the same. For example household members who rated their wellbeing as low, moderate and high gave almost the same reason such as being able to pay tax and other debts, meet daily household needs, having annual income, ownership of household assets like cows, sheep. On the other hand, household members who rated their wellbeing as low argued that they have low income, no food for the whole year and lack of physical assets, and they could not able to meet the household needs like clothing and medical care for their families.

The researcher was also interested to see the changes in household income as a result of micro-credit utilization. The findings revealed that majority of the households had experienced many changes in their households because of credit utilization, and some of them have declared that there were no significant changes in their households. This implies that majority of the households recognized that micro-credit had positively changed the income flow of their households. In general household wellbeing improved with credit utilization interventions.

Their economic changes were measured in terms of living situation such as the ability to pay debts, ability to feed their family throughout the year, participating social ceremonies, improving their house and extending additional income generating activities according to the level of performance and also there is no benchmark to consider their economic growth as high, low or medium, therefore the researcher describes on a relative situation than the previous.

Micro-credit has a positive relationship; it's impact on people's (especially women) income and bargaining power in the household (Yunus 2004). The strength of an individual's bargaining power is determined by material (economic) factors internal to the household which include owned assets, education, kinship, wages, and employment.

The increase in the number of women engaging in borrowing and using small loans has resulted in an increase in the contribution of women to the welfare of the household and the subsequent enhancement of women's bargaining power in the household. Women are now acknowledged as key players in the economy and decision making of the household. This implies that households that borrow and use small loans were better off than their counterpart who had never used micro-credit services.

Ghazali 2002 argued that, micro finance used to refer to those financial institutions that are characterized by their commitment to assisting typically poor households and small enterprises in gaining access to financial service. So, as the researcher discussed with focus groups, the credit that has been provided by the project shows significant change within the community economically and socially.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Conclusion

A micro-credit facility no doubt is a good innovation for the low income earners of our society, as it enhances the productive capacity of the poor to participate in income generating activities. For a long period of time different organizations neglected the poor members of our society who lack conventional collateral security like land title and other assets; on realizing this gap, MFIs came in to extend affordable and easily payable loans to poor people through micro-loan schemes. Micro-loan as a result enable low income earners especially women in research area, to expand and develop their income generating activities, enhances bargaining power of women and interests within the household and support payment of household necessities like food and medical care among others, there by contributing to the welfare of the household.

As illustrated above, before they take the loan, the living status of the beneficiaries were 78.22% low level, 17.34% were medium and 4.46% were high, but after the credit has provided, 51.4% of them has improve their house, ability to pay tax and secured their annual food staff which is micro credit facility will improve the living condition of poor rural women if training and continuous support has given.

Furthermore, households made improvements in their houses after they joined micro finance program that means the more they are involved in micro finance utilization the more there is an improvement in their asset size, capacity of living condition at large.

Majority of the poor who access credit are less qualified to effectively and efficiently use credit.

Micro credit has a positive relation with increasing the bargaining power of women's. Many of the respondents are expanding their activity as a result of the credit facility. During the field visit, the researcher observed many respondents have much animals especially sheep/goat production at their homestead. So, beneficiaries have diversified different activities after they got the loan and start to have better life.

5.2. Recommendations

Micro-credit is a leeway for the poor to exit poverty. It enables the financially less fortunate members of our society to overcome financial inadequacies. The researcher thus recommends the following issues.

- ▶ Majority of the poor who access credit are less qualified to effectively and efficiently use credit. Therefore, the researcher seek to recommend that further training in business management, work ethics, professionalism and entrepreneurship are imperative for the sustainability of the credit business before providing the credit, and continuous technical support and supervision is very important.
- ▶ Information is a critical factor for any sound decision making process. Poor clients stated that one of the common reasons for not joining microfinance programs was lack of information about loan. Thus, establishing advocacy and advertising mechanism helps the institution to expand its outreach and give an opportunity for possible potential beneficiaries.
- ▶ Finally, there should be clear credit policy how it managed after its phasing period that has been distributed by Non Governmental Organizations. On the other hand, most projects should focus on activities that can bring sustainability like animal husbandry, small treed, vegetable production and the like.

5.3 Future Research Directions

The researcher has identified a number of study areas for further investigations. Future studies should put into consideration a wider geographic scope. Other critical issues for further investigations would include but not limited to; examine the sustainability of microfinance institutions in the provision of micro-credit, the sustainability of micro-enterprises due to micro-credit. My conviction is that future investigators would be interested in the between government regulatory framework and the operations of MFIs and other credit lending institutions. Lastly, future researchers need to evaluate the influence of social support and social networks on credit utilization in rural areas.

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University of Gondar
Department of management
Master of Business Administration

Dear respondents:

The questionnaire is prepared by Master of Business Administration (MBA) graduate student for the purpose of writing thesis on assessment of micro Credit utilization on economic development of disadvantaged women: In the case of Armachiho Woreda, Ethiopia

Your honest response is very much important input to my thesis. I want to assure you that your privacy for responding to this questionnaire is completely kept in secret.

I know that your time is valuable, and I hope that you will take the time (an estimated 10-15 minutes) to complete the questionnaire. Please attempt to answer all the questions and click one appropriate box that best suits your perspective for each statement. Thank you very much for your time and assistance.

Sincerely yours,
Lemma Tazebachew

University of Gondar
Department of management
Master of Business administration

Questionnaire and Semi-structured Interview Questions

A: Questionnaire for Household Survey /for credit beneficiaries only/

1 Address, Region _____ Zone _____ Woreda _____,

Kebele _____ Got _____ Interview date: _____ E.C.

Part I: Demographic or General information

Choose the suitable answer and tick (✓) in the box given for each question

2. Sex: a) Male b) Female		
3. Marital status : a) Single b) Married c) Divorced d) Widowed		4. Age: _____
5. Educational status: a) Illiterate b) Read and write c) above 4 th grade		
6. Is the household head economically active?	a) Yes b) No c) No response	
7. If no, what is the reason	a) Doesn't have resource b) Aged c) Sick d) Disable e) Other	
8. The roof of the house for the household is made of	a) Thatched roof b) Iron roofed c) Other	

9. Age of permanent household members at the time of survey				
	Age group	Male	female	Total
	0 <5 years			
	5-14 years			
	15- 29 years			
	30- 45 years			
	46-64 years			
	> 64 years			
	Total			

10. Religion a) Orthodox b) Muslim c) Protestant d) Other

11. What was the major type of activity you engaged before the loan?

- a. Local drink preparation
- b. Collecting fuel Wood and sale
- c. Agriculture
- d. Food preparation
- e. Retail trade

12. Major activities after the loan? A) Engaged with intended loan activity b) as before c) trade
d) Other

Part II: Financial Services

13. Do you participate in saving and credit program in your area? a) yes b) No c) No response
14. If the answer is yes, what type of program do you participate? a) Saving and credit association. b) Amahara credit and saving institute/ACSI/ c) Equb d) other
15. What is the source of the credit? a) Saving and credit association b) ACSI c) NGO's d) Government e) others
16. For how many times do you take credit? A) one times b) two times c) three times
17. For what purpose do you take the loan? a) For sheep/goat purchasing b) For house construction c) for medical service d) For house expenditure e) other
18. How do you take the loan? A) Selected by the community B) selected by Kebele committee
C) Selected by lenders D) doesn't know
19. Does the loan is sufficient for intended purpose? A) Yes B) No C) Doesn't know
20. If the answer is No, what action do you take? A) Add my own many B) used for other purposes C) Borrowed from other sources d) Other
21. Was the loan issued timely? A) yes B) No C) Doesn't know
22. What do you think about the lender interest rate? A) High B) Medium C) Low D) Doesn't know
23. What do you think the repayment period of time? A) Short B) satisfactory C) Long D) Doesn't know
24. What is the status of your loan repayment? A) Fully repayment B) Repayment according to the schedule C) Not yet repaid D) Does't knows.
25. If it is not paid, what is the reason? a) The loan activity is not profitable b) Profitable but used for other expenditure c) Loss of assets d) lack of awareness to pay back e) other
26. Do you have source of income before the loan? A) Yes B) No C) Doesn't know

27. If yes, what was the source of income?

- a. preparation of local beverage
- b. selling of fuel wood
- c. Agriculture
- d. others, specify.

28. After taking the loan, your income is A) Increase B) Decrease C) No change from previous

29. What is your source of money for saving?

- a). from income of the loan
- b). from farm activities other than the loan
- c). Borrowed from relatives
- d). Income from employment
- e). Others

30. For what purpose do you save?

- a. for loan repayment
- b. for safety of cash
- c. for consumption
- d. To earn interest
- e To with draw during emergency

Part III: Nonfinancial Services

31. Do you take training about the loan? A) Yes B) No C) Doesn't know

32. If yes, does the training help you for the program? A) Yes B) No C) Doesn't know

Part IV: Economic Development

33. Before and after you take the loan, what was your status?

	Before taking the loan			After taking the loan		
	Low	medium	high	Low	medium	high
Ability to improve your house						
Ability to secure annual food staff						
Ability to pay debts and tax						
Size of animals owned						
Expanded size of activities						
Able to send children to schools						
Covering different expenditures						

FOR KEY INFORMANT INTERVIEW

1. What is your opinion about the microfinance activities?
2. What are the roles of microfinance institutions to reduce poverty in Ethiopia?
3. What are the opportunities for the development of the MFI's in Ethiopia?
4. What are the challenges for the development of MFI's in Ethiopia?
5. Is there any legal or policy gap in microfinance development?

QUESTIONS FOR FOCUS GROUP DISCUSSION

- 1) What is your idea about loan amounts provided by the project?
- 2) What is your idea about interest rate provided by the project?
- 3) What do you think about the loan repayment periods of the project?
- 4) What do you comment on saving amounts, types and periods?
- 5) Do you like the services provided by the project?

What is liked? What is disliked? What is your recommendation?

- 6) Do you like the supervision and encouragement of the project?
- 7) What changes do you observe in your life due to microfinance intervention?

Thank you

- Ö"Ä` ¿'Ÿ`c≠
- ¾ e} ÇÄ` f UI` f i ð M
- Ku≠ 'e > e} ÇÄ` ¾GK —Ç=Ö] f UI` f ¾Ø“ f TS Á S ÖÃp
- G KwÉ` } ÖñT > < w%¾¾T ÁÑKÓM S ÖÃp
- > É^ h i MM-----µ” -----” [Ç-----kuk?-----
- > ÖñLÃ G<@
1. ¾S [Í cß ¬ ï @ ---” ”É-----cŸ -----••^ ÉT @-----
 2. ¾Öw%¾ G<@
 - ÁLÑ-----
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 - ¾Øq -----•
 3. ¾f UI` f Ä[Í
 - T ÃU-----
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 4. ¾T - ^ a ¾ ¾• T >G<@
 - ¾ hK ’” <-----
 - > ÄÅKU -----
 5. ŸMJ’ U i ”Á~ U”É” ’” <
 - ¾Hwf •^ Ø[f -----
 - ¾ ÉT @ Óó f -----
 - ul S U-----
 - ¾ ŸM ÑÉKf -----
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 6. ¾S •.] Á uŸ G<@
 - uX` ¾ c^ Ö-----
 - uq` qa ¾ c^ -----
 - KŒ -----

7. ¾u} cu< ¾ ÉT @<@•	°ÉT @	” ”É	\ @	ÉU`
	Ÿ5 S f uq <			
	5-14 S f			
	15-29 S f			
	30-45 S f			
	46-64 S f			
	Ÿ65 S f uLÃ			
	ÉU`			

8. HĀT•f 1)*`„Êje 2)S<´K=U 3)ýap@eq" f 4)K?L

9. wÉ` ŸScÖf uòf ¾' u[S}ÇÅ]Á

G. SÖØ" UÓw 'Óİf -----

K. ¾TÑÊ • ~"Úf SgØ-----

N. ^h -----

S.u>'e}— "ÓÉ -----

W. K?L -----

10. ŸwÉ` u|L ÁK S}ÇÅ]Á

G. wÉ\ veÑ–Kf f`õ S}ÇÅ`-----

K. Ÿuò~ K" <Ø ¾KU-----

N. "ÓÉ" Teóóf -----

K?L -----

K. ¾IÖv MUÉ

11. uÑ"²w IÖv" wÉ` fd}òÁKi;

›-----›Md}õU-----SMe ¾KU-----

12. SMc< ›- ŸJ' uU" ›Ã' f ¾IÖv ýaÓ^U fd}òÁKi;

G. ulÖv" wÉ` I.Y. Tlu` -----

K. u>T^ Ñ"²w wÉ`" IÖv -----

N. °lw -----

S. K?L -----

13. KIÖv ¾Ñ"²w U"Û U"É" '""<;

G. ŸwÉ` u}Ñ– f`õ

K. Ÿ`Ç• u}Ñ– Ñ"²w

N. ŸK?L ¾Ñ"²w U"ß

14. KU" ÁIM Ñ>²? wÉ` ``eÅhM;

G. >"É Ñ>²? K. KG<Kf Ñ>²? N. Kfef Ñ>²?

15. wÉ\ " KU" "LT "cÉi" <;

G. uÓ/õ¾M KSÓ³f K. u?f KSe^f N.Kl;U" "B

N. Ku?f "B S. K?L

16. wÉ\ ">Èf "cÉi;

G. ulw[]cu< }S`Ú K. ukuK? >S^` >Lf }S`Ú

N. u>uÇ] >Lf }S`Ú S. >L" <pU

17. wÉ\ KqcuKf "LT um 'u" "Ã;

G. >- K. >ÃÅKU N. >L" <pU

18. SMc< >ÃÅKU ŸJ' U" ^ÚÍ "cÉi;

G. ¾^c?" Ñ"²w ÚU_KG<

K. wÉ\ " KK?L "LT >" <¾ªKG<

N. ŸK?L U"B }uÉ_

S. K?L

19. wÉ\ u"p~ "' < ¾}Kkk;

G. >- K. >ÃÅKU N. >L" <pU

20. eK"KÉ SÖ" U" >e}Á¾f >Ki;

G. Ÿõ}— "' < K. S<ŸK— "' < N. 'p}— "' <

21. eKwÉ` >SLKc< Ñ>²? U" >e}Á¾f >Ki;

G. >B` "' < K. um "' < N. [ŸU "' < S. >L" <pU

22. ¾wÉ` >SLKei U" ÃSeLM;

G. S<K< uS<K< SMhKG<

K. uÑ>²? c"Ö[Ÿ Sc[f >¾ŸðMG< "' <

N. U"U ;ðÁ >MĚS`G<U

S. }SLi SJ'<" >L" <pU

23. wÉ\ ŸM}SKc Uj"Á~ U"É" ' <;

G. wÉ\ f`óT eLMJ'

K. f`óT ' < Ó" KK?L >ÑMÓKAf >' <¾ªKG<

N. Ø]f T×f

S. wÉ\ }SLi SJ' <" >KT"p

W. K?L

24. wÉ` ŸScÖ~ uòf ¾Ñu= U"ß 'u[i;

G. >- K. ¾K~U N. >L" <pU

25. Ñu= Ÿ'u[i U" 'u`;

G. ^`h K. ¾TÑÊ >"Úf SgØ

N. UÓw" ÖL SgØ S. K?L ÓKB

26. ŸwÉ` u|L ¾Ñu= U"ß

G. ÚUa>M K. k"fbM N' ŸKð" < K" <Ø ¾KU

27. KIÖv ¾Ñu= U"Bi U"É" ' <;

G. ŸwÉ` u}Ñ- Ñu=

K. ŸwÉ` " <ß vK e^

N. ŸK?L u}Ñ- wÉ`

S. ŸÑ<Mu f u}Ñ- Ñu=

W. K?L

28. KU" f qØu=ÁKi;

G. KwÉ` ŸöÁ

K. KTÖ^kU

N. KõĐq

S. "KÉ KTÓ-f

W. K>ÅÒ Ñ>²? KT" <×f

29. eKwÉ` ›ÖnkU eMÖ" ``eÅhM;

G.›- K. ›M" cÉG<U

30. SMc< ›- ŸJ' eMÖ""< ŸwÉ\ ›ÖnkS<Ò` }³Tİ '""<;

G. ›- K. ›ÄÄKU N. ›L" <pU

31. wÉ\" ŸS" <cÉ uòf" u|L ÁK" < ¾' <a G<'@q

	wÉ\" ŸS\"<cÉ uòf			ŸwÉ` u L		
	´p}—	SŸŸK—	Ÿõ}—	´p}—	SŸŸK—	Ÿõ}—
u?f ThhM						
¾UÓw ¢ef\" T[ÒÑØ						
wÉ\" Ów` SŸõM S%oM						
¾>\"edf Hwf G<'@q						
}ÚT] e^-<\" Teóóf						
MĐ<\" ¨Å f/u?f SLŸ S%oM						
Mł Mł -B-<\" Sgð\" S%oM						

ŸkuK?\"< lMõ c-</key informant/ Ò` K)Å[Ñ ¨<ÃÃf ¾S'h 'Øx<

1. eK' e} — ¾óÃ''' e }kTf ^ÉÑf U'' Hdw >K-f;
2. u>=fÄâÁ >' e} — ¾óÃ''' e }kTf uÉl' f p'd LÃ U'' É'h >L+' <;
3. uHÑ^<' ¾>' e} — ¾óÃ''' e }kTf □ÁÃÑ< SU×f U'' Hdw >K-f;
4. K' e} — ¾óÃ''' e }kTf TÃÓ <Óa< U'' U'' ''+' <;
5. K' e} — ¾óÃ''' e }kTf ¾lÓ'' ¾SS]Á jõ}f >K -Ã;

uÒ^ ''<ÃÃf/focuss group discution/ ¾T>'c< 'Øx<

1. uýaËj~ ¾T>cÖ'' < ¾wÉ` SÖ'' U'' >e}Á¾f >L<G<;
2. uýaËj~ ¾T>cÖ'' < wÉ` ¾''KÉ SÖ'' U'' >e}Á¾f >L<G<;
3. ¾wÉ` ¾SSKh Ñ>²?' uT>SKÿf U'' >e}Áf >L<G<;
4. ¾wÉ` >Ã' f SÖ''' Ñ>²? U'' >e}Á¾f >L<G<;
5. uýaËj~ ÝT>cÖ'' < ¾wÉ` >ÑMÓKAf '' <eØ ¾UfðMÑ<f'' ¾TfðMÑ<f'' Ý'SõfH@'' < Øke
6. ¾ýaËj~'' ¾jffM'' ¾Tu[q%oo >c^` • • ^''Èf • q¿qL<G<;
7. uwÉ\ H>Ãf ulÃ''q+' < LÃ ¾q¾ K'' <Ø'' • ^''Èf • q¿}L<G<;

>ScÓ''KG</////